

Fill in this information to identify your case:

United States Bankruptcy Court for the:

District of _____

Case number (if known): _____

Chapter you are filing under:

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

at 8 O'clock & 40 min. A M

APR 07 2025

United States Bankruptcy Court
Columbia, South Carolina
Check if this is an
amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

JOSEPH

First name

WALLACE

Middle name

Last name

Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

First name

Middle name

Last name

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

First name

Middle name

Last name

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 7 6 1 4

OR

9 xx - xx - _____

xxx - xx - _____

OR

9 xx - xx - _____

Debtor 1

JOSEPH

First Name

Middle Name

WALLACE

Last Name

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Case number (if known)

About Debtor 1:**About Debtor 2 (Spouse Only In a Joint Case):****4. Your Employer Identification Number (EIN), if any.**

EIN _____

EIN _____

EIN _____

EIN _____

5. Where you live347 WOODSBERRY SHORES DR
Number Street**If Debtor 2 lives at a different address:**DUNCAN SC 29334
City State ZIP Code

Number Street

SPARTANBURG
County

City State ZIP Code

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

County

Number Street

Number Street

P.O. Box

P.O. Box

City

State ZIP Code

City State ZIP Code

6. Why you are choosing this district to file for bankruptcy**Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Debtor 1

JOSEPH

First Name

Middle Name

WALLACE

Last Name

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

8. How you will pay the fee

I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

- I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

No

Yes. Debtor _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No

Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY
Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1

JOSEPH

First Name

Middle Name

WALLACE

Last Name

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number Street

City State ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor*?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11
- No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Debtor 1

JOSEPH

First Name

Middle Name

WALLACE

Last Name

Case number (if known)

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No

Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property?

Number _____ Street _____

City _____

State _____

ZIP Code _____

Debtor 1

JOSEPH
First Name
Middle NameWALLACE
Last Name

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:**You must check one:**

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):**You must check one:**

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

JOSEPH

First Name

Middle Name

WALLACE

Last Name

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes**16. What kind of debts do you have?****16a. Are your debts primarily consumer debts?** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

No. Go to line 16b.
 Yes. Go to line 17.

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

No. Go to line 16c.
 Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.**17. Are you filing under Chapter 7?** No. I am not filing under Chapter 7. Go to line 18.**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?** Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
 No
 Yes**18. How many creditors do you estimate that you owe?** 1-49
 50-99
 100-199
 200-999 1,000-5,000
 5,001-10,000
 10,001-25,000 25,001-50,000
 50,001-100,000
 More than 100,000**19. How much do you estimate your assets to be worth?** \$0-\$50,000
 \$50,001-\$100,000
 \$100,001-\$500,000
 \$500,001-\$1 million \$1,000,001-\$10 million
 \$10,000,001-\$50 million
 \$50,000,001-\$100 million
 \$100,000,001-\$500 million \$600,000,001-\$1 billion
 \$1,000,000,001-\$10 billion
 \$10,000,000,001-\$50 billion
 More than \$50 billion**20. How much do you estimate your liabilities to be?** \$0-\$50,000
 \$50,001-\$100,000
 \$100,001-\$500,000
 \$500,001-\$1 million \$1,000,001-\$10 million
 \$10,000,001-\$50 million
 \$50,000,001-\$100 million
 \$100,000,001-\$500 million \$500,000,001-\$1 billion
 \$1,000,000,001-\$10 billion
 \$10,000,000,001-\$50 billion
 More than \$50 billion**Part 7: Sign Below****For you**

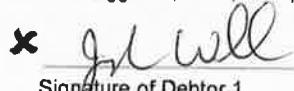
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 1

Executed on 04/04/2025
 MM / DD / YYYY

Signature of Debtor 2

Executed on _____
 MM / DD / YYYY

Debtor 1

JOSEPH

First Name

Middle Name

WALLACE

Last Name

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

Signature of Attorney for Debtor

Date

MM / DD / YYYY

Printed name

Firm name

Number Street

City

State

ZIP Code

Contact phone

Email address

Bar number

State

Debtor 1

JOSEPH

First Name

Middle Name

WALLACE

Last Name

Case number (if known) _____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

No
 Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

No

Yes. Name of Person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

x

Signature of Debtor 1

Date

04/04/2025
MM / DD / YYYY

Contact phone

619-419-7843

Cell phone

619-419-7843

Email address

IMPERFEKSHUN@GMAIL.COM

x

Signature of Debtor 2

Date

MM / DD / YYYY

Contact phone

Cell phone

Email address

TransUnion OK OK OK

Experian OK OK OK

Equifax OK OK OK

Inquiries

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 Below are the names of people and/or organizations who have obtained a copy of your Credit Report. Inquiries such as these can remain on your credit file for up to two years.

Creditor Name	Type of Business	Date of inquiry	Credit Bureau
ADMIN RECOVERY LLC	Other Collection Agencies	03/19/2025	Experian
ADMINISTRATION SERVICE	Sales Financing	02/26/2025	Experian
DEPT OF ED	-	11/07/2024	Equifax
DEPT OF ED	-	01/04/2024	Equifax
MB FIN SVCS	Auto Financing	10/26/2023	TransUnion
HENDRICK MOT	Auto Dealers, Used	10/26/2023	TransUnion
MB FIN SVCS	Auto Financing	10/25/2023	TransUnion
MERCEDES BEN	Auto Dealers, Used	10/25/2023	TransUnion
700CR/HENDRICK MOTORS	Auto Dealers, Used	10/24/2023	Experian
HENDRICK MOT	Auto Dealers, Used	10/23/2023	TransUnion
EXPERIAN BUSINESS CRED	Credit Bureau Inquiries	09/21/2023	Experian
EXPERIAN BUSINESS CRED	Credit Bureau Inquiries	09/20/2023	Experian
CRFTHILFCU	-	08/11/2023	Equifax

Public Information

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 Below is an overview of your public records and can include details of bankruptcy filings, court records, tax liens and other monetary judgments. Public records typically remain on your Credit Report for 7 - 10 years.

None Reported

Creditor Contacts

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 Information about how to contact people and/or organizations that appear on this credit report is listed below.

Creditor Name	Address	Phone Number
MB FIN SVCS	36455 CORPORATE DR FARMINGTON HIL, MI 48331	(248) 991-6700
700CR/HENDRICK MOTORS	5141 E INDEPENDENC CHARLOTTE, NC 28212	(704) 535-6400
700CR/MERCEDES BENZ	10725 NORTHLAKE AU PLAZA BLVD CHARLOTTE, NC 28269	(704) 379-4800
THE BUREAUS	711 N EDGEWOOD AVE. SUITE 200 WOOD DALE, IL 60191	(800) 708-7071
SUNRISE CREDIT SERVICES	260 AIRPORT PLAZA FARMINGDALE, NY 11735	(833) 665-1960
SECURITY CREDIT SERVICES	306 ENTERPRISE DRIVE OXFORD, MS 38655	(866) 699-7889
SYNCB/ROOMS TO GO	PO BOX 71757 PHILADELPHIA, PA 19176	(866) 396-8254
SYNCB/CARE CREDIT	PO BOX 71757 PHILADELPHIA, PA 19176	(866) 396-8254
DISCOVER BANK	PO BOX 30939 SALT LAKE CITY, UT 84130	(800) 347-2683
WELLS FARGO CARD SERV	PO BOX 393 MINNEAPOLIS, MN 55480	(855) 854-3502
SLOAN/NELNET SERVICES	PO BOX 82561 LINCOLN, NE 68501	(833) 597-5626
WFRNA HOME LENDING	PO BOX 10335 DES MOINES, IA 50306	(800) 416-1472
DISCOVER PERSONAL LOANS	PO BOX 30954 SALT LAKE CITY, UT 84130	-
TD BANK N.A.	TD BANK USBC PO BOX 1448 GREENVILLE, SC 29607	(888) 561-8861
PNC BANK CARD SERVICES	PNC CB INVESTIGATIONS PO BOX 5580 CLEVELAND, OH 44101	-
CITICARDS CBNA	PO BOX 6217 SIOUX FALLS, SD 57117	-
TD BANK USA/TARGET CREDI	PO BOX 673 MINNEAPOLIS, MN 55440	-
PENTAGON FCU	1001 N FAIRFAX ST ALEXANDRIA, VA 22314	-
INTERCAP LENDING INC	3707 EUBANK BLVD NE ALBUQUERQUE, NM 87111	(505) 298-7456
CREDIT FIRST	POB 81315 CLEVELAND, OH 44181	(216) 362-5000
HEADWAY CAPITAL, LLC	175 W. JACKSON SUITE 1000 CHICAGO, IL 60604	(312) 568-4200
OGT C/O CONCORD	4150 N. DRINKWATER BLVD SUITE 200 SCOTTSDALE, AZ 85251	(480) 998-7585

GS BANK USA-GENERALMOTOR	COLDMAN SACHS BANK USA PO BOX 70321 PHILADELPHIA, PA 19176	(833) 773-0988
APPLE CARD - GS BANK USA	LOCKBOX 6112 P.O. BOX 7247 PHILADELPHIA, PA 19170	(877) 255-5923
RISE	4150 INTERNATIONAL PLAZA SUITE 300 FORT WORTH, TX 76109	(866) 580-1226
DEPT OF ED / NELNET	PO BOX 82561 LINCOLN, NE 68501	(888) 486-4722
OPENSKY CAPITAL BANK NA	PO BOX 8130 RESTON, VA 20195	(800) 859-6412
GATEWAY ONE LENDING	3818 E CORONADO ANAHEIM, CA 92807	
LENDING CLUB CORPORATION	595 MARKET ST SUITE 200 SAN FRANCISCO, CA 94105	(888) 596-3157
AMEX/CITIBANK, N.A.	PO BOX 6789 SIOUX FALLS, SD 57117	
TRUIST BANK	PO BOX 849 WILSON, NC 27894	(844) 487-8478
BEST BUY/CBNA	PO BOX 6497 SIOUX FALLS, SD 57117	(888) 574-1301
ELAN FINANCIAL SVCS	CB DISPUTES PO BOX 108 SAINT LOUIS, MO 63166	(866) 234-4750
JPMCB CARD SERVICES	PO BOX 15369 WILMINGTON, DE 19850	(800) 945-2000
ALLY FINANCIAL	P.O. BOX 380901 BLOOMINGTON, MN 55438	(888) 925-2559
SYNCB/WALMART DUAL CARD	PO BOX 71746 PHILADELPHIA, PA 19176	(855) 893-5848
AMERICAN EXPRESS	P.O. BOX 981537 EL PASO, TX 79998	(800) 874-2717
WELLS FARGO CARD SERV	PO BOX 393 MINNEAPOLIS, MN 55480	(855) 854-3502
BARCLAYS BANK DELAWARE	P.O. BOX 8803 WILMINGTON, DE 19899	(888) 232-0780
NATIONSTAR MORTGAGE LLC	350 HIGHLAND HOUSTON, TX 77067	(888) 480-2432
ZALES CREDIT CARD	PO BOX 182120 COLUMBUS, OH 43218	
CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
MERCEDES-BENZ FINANCIAL	P.O. BOX 961 ROANOKE, TX 76262	

SOUTH CAROLINA STUDENT L	POB 102405 COLUMBIA, SC 29223	(803) 798-0916
WFBNA HL	PO BOX 10335 DES MOINES, IA 50306	(800) 416-1472
WFBNA CARD	PO BOX 393 MINNEAPOLIS, MN 55480	(855) 854-3502
WFBNA CARD	PO BOX 393 MINNEAPOLIS, MN 55480	(855) 854-3502
TRUIST BANK	PO BOX 1847 WILSON, NC 27894	BYMAILONLY
THE BUREAUS INC	650 DUNDEE RD STE 370 NORTHBROOK, IL 60062	(800) 708-7071
TD BANK USA/TARGETCRED	PO BOX 673 MINNEAPOLIS, MN 55440	(888) 755-5856
TD BANK NA	PO BOX 1448 GREENVILLE, SC 29602	
SYNCB/WALMART DC	PO BOX 965024 ORLANDO, FL 32896	(855) 893-5848
SYNCB/ROOMS TO GO	PO BOX 71727 PHILADELPHIA, PA 19176	(866) 396-8254
SYNCB/CARE CREDIT	PO BOX 71757 PHILADELPHIA, PA 19176	
SUNRISE CREDIT SERVICE	8 CORPORATE CENTER DR ST MELVILLE, NY 11747	(800) 645-9824
SLOAN/NELN	PO BOX 87290 LINCOLN, NE 68501	(833) 597-5626
SECURITY CREDIT SERVIC	2653 W OXFORD LOOP OXFORD, MS 38655	
PNC BANK, N.A.	1 FINANCIAL PKWY KALAMAZOO, MI 49009	BYMAILONLY
PENTAGON FEDERAL CR UN	2930 EISENHOWER AVE ALEXANDRIA, VA 22314	(703) 838-1000
OPENSKY CBNK	1900 CAMPUS COMMONS DR S RESTON, VA 20191	(800) 859-6412
OGTC/CONCORD	4150 N DRINKWATER BLVD SCOTTSDALE, AZ 85251	(480) 998-7585
NAVITAS CREDIT CORP.	201 EXECUTIVE CTR DR STE COLUMBIA, SC 29210	(800) 516-0761
NATIONSTAR/MR COOPER	8950 CYPRESS WATERS BLVD COPPELL, TX 75019	(888) 480-2432
MERCEDES BENZ FINANCIA	36455 CORPORATE DR FARMINGTON HILLS, MI 48331	BYMAILONLY
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INTERCAP LENDING INC	5600 WYOMING BLVD NE ALBUQUERQUE, NM 87109	(505) 298-7456
GREENVILLE HERITAGE FC	520 W WASHINGTON ST GREENVILLE, SC 29601	(864) 467-4160
GOLDMAN SACHS AND CO	PO BOX 70321 PHILADELPHIA, PA 19176	(833) 773-0988
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DISCOVER BANK	PO BOX 30939 SALT LAKE CITY, UT 84130	(800) 347-2683
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DEPT OF EDUCATION/NELN	121 S 13TH ST LINCOLN, NE 68508	(888) 486-4722
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APPLE CARD/GS BANK USA	LOCKBOX 6112 PO BOX 7247 PHILADELPHIA, PA 19170	(877) 255-5923
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CREDITOR MATRIX FOR

JOSEPH WALLACE

Name of Debtor(s)

Signature of Debtor(s)